

Texas Health Insurance Pool and Pre-Existing Condition Insurance Plan (PCIP)

	Texas Health Insurance Pool 1-888-398-3927 www.txhealthpool.org	PCIP 1-866-717-5826 www.pcip.gov
Program ends	January 1, 2014 (The law creating the pool was repealed in 2013.)	January 1, 2014 (PCIP isn't accepting new applications but will continue to provide coverage to anyone currently enrolled.)
Eligibility	<ul style="list-style-type: none"> • Under age 65 • Legal Texas resident and U.S. citizen or a legal permanent U.S. resident • Rejected for similar individual coverage due to health reasons • Been diagnosed with a qualifying medical condition • Dependent or family member of person with pool coverage • People who lost coverage for specific reasons are also eligible 	<ul style="list-style-type: none"> • U.S. citizen or legally residing in the United States • Uninsured for at least six months before applying for PCIP (this includes foreign insurance policies) • Have a preexisting condition, or have been denied coverage for individual insurance because of a preexisting condition
Preexisting condition exclusion	Up to 12 months for enrollees with no coverage prior to pool enrollment; preexisting credit given for prior coverage.	None
Cost	Twice the private market rate	Monthly Premiums (as of January 2013) <ul style="list-style-type: none"> • \$139 for ages 0-18 • \$207 for ages 19 to 34 • \$249 for ages 35 to 44 • \$319 for ages 45 to 54 • \$444 for age 55 and over.
Program start date	1998- currently available	2010-enrollment suspended as of February 2013
Program funding source	<ul style="list-style-type: none"> • Enrollee premiums • Insurance industry assessments for losses 	<ul style="list-style-type: none"> • Enrollee premiums • \$500 million to Texas from federal funds